

ABSTRACT OF THE DISCLOSURE

5 A settlement processing method and settlement  
processing system which provide an electronic settlement  
service by transfer of information through a  
communications network in an area outside a ground  
network where ground waves do not reach and where  
installation of a telephone line would be difficult. In  
an area which ground waves do not reach such as a mountain  
lodge, a satellite packet communications mobile unit able  
to transfer information with the outside at a  
communications speed of 9600 bps is connected with a  
credit card reader terminal by an RS-232C specification  
connection terminal through a PC card. The card reader  
terminal communicates with the mobile packet  
communications network through the satellite packet  
communications mobile unit and packet communications  
satellite and establishes connection with the card  
settlement center through a dedicated line. Due to this,  
the card reader terminal is able to transfer information  
with the card settlement center through the satellite and  
mobile communications network and settlement information  
required for settlement of a sales transaction  
transmitted after credit verification is sent to the  
credit card company through the card settlement center.